



Client Testimonial . .

"I am very happy to recommend Paul Young Independent Financial Advisors. Paul has tidied up the trail of pension schemes I have accumulated over my career. For the first time, I know exactly what my pension pot is and how well it is performing. This will help my decision making about my financial future and lifestyle as I near retirement." - *Steve Devine, Marketing Consultant, Carlton, Beds.*

As a client of Paul Young Independent Financial Advisors you can expect . . .

- ✓ Expert, Independent and impartial advice.
- ✓ An initial consultation at our expense.
- ✓ Choice from the whole market of financial products.
- ✓ A fast, efficient and personal service.

www.paulyoungifa.co.uk



For more information please contact us

72 High Street
Harrold
Bedfordshire
MK43 7BH

Phone: **01234 720630**
Email: mail@paulyoungifa.co.uk
Web: www.paulyoungifa.co.uk

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Financial Services Authority

FSA Registration No: 114395

Take control of your financial future with . .



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@ mail@paulyoungifa.co.uk

● www.paulyoungifa.co.uk



For all your wealth management and financial planning

We have been offering independent and
unbiased financial advice since 1977



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Take control of your financial future with Paul Young Independent Financial Advisors



Our aim is to always provide independent, expert advice.

Listed below are just some of the areas where you might need our help and advice.

If so, please do contact us, we will be delighted to hear from you.

- ✓ Planning for retirement
- ✓ Planning in retirement
- ✓ Investments and Savings
- ✓ ISA's / OIECS / Unit Trusts etc
- ✓ Self invested Pensions
- ✓ Personal Pensions
- ✓ Inheritance Tax Planning
- ✓ Personal protection
- ✓ Off-shore investments
- ✓ Healthcare

“We take great pride in the service we provide our clients”

- Paul Young Senior Partner



Paul Young - (Senior Partner, BSc, FPC) left Kings College, London with a degree in maths and physics. Paul worked as a scientist with Unilever specialising in factory and commercial management for 15 years. Since starting this business in 1977, Paul has become a widely respected industry figure and spokesperson on financial and investment matters.



Andrew Gardner - (Partner, FPC, MAQ, G60. Pensions simplification) started his working career in retail management before moving into financial services.

Andrew joined the practice in 1980, becoming a partner in 1996. He has considerable experience of working with self employed contractors and businesses. Andrew's industry reputation and qualifications continue to attract a sizeable stream of corporate business into our practice.

Nicky Harrison - (Consultant adviser, FPC) began working with HM Inspector of Taxes before moving into financial services, first with London & Manchester and then Aegon Scottish Equitable. Nicky joined in 2002 bringing with her, considerable experience in corporate and personal pensions and the friendly touch she shares with her clients and colleagues in the practice.

Pension Improvement Review

Are you retired or approaching retirement age?

If so, you will want to safeguard your financial future.

Finding out if your pension fund is working as effectively as it should be, is a logical first step.



Visit our website at www.paulyoungifa.co.uk to get our **FREE** Guide to Pensions and details on how to sign up for our Pension Improvement Review. The initial appointment is at our expense. Alternatively email us at pensions@paulyoungifa.co.uk